



HM Revenue
& Customs

Unclassified

Summary report

Supporting customers who need extra help – a new approach. Additional Consultation

A Public Engagement exercise to reach additional customers who may not have had the opportunity to respond to the formal Consultation.

February 2014

About PT Change

Behavioural Evidence & Insight Team

Supporting customers who need extra help – a new approach: Public Engagement for Consultation

PT Change is a “Directorate” within HMRC’s Personal Tax (PT) line of business and is principally concerned with overseeing and bringing together for PT a Portfolio of Programmes which will help transform HMRC business, led by customer understanding.

The PT Change Portfolio will deliver all the changes to processes, structure and systems needed to deliver better services to our customers and enable savings from within PT.

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Public Engagement requirement (background to the work)

HM Revenue and Customs (HMRC) is proposing to introduce a new service for customers who need extra help to get their tax and entitlements right. This would see the existing Enquiry Centre network replaced with a new service of specialist help over the phone, supported by a mobile team of face-to-face advisers for those who need the most support. *'Recent research has given HMRC a fuller understanding of these customers, and the kind of service they need. It is clear that the current service, while good in parts, doesn't reach many of those who need a helping hand'*

HMRC are therefore looking to develop a more accessible, effective and efficient service that is better for customers. Proposals for this new service were made public in a consultation which was released by HMRC on 14th March 2013 and ran until 24th May 2013. A summary of the responses to that consultation was published on 31 July 2013.

TNS BMRB was commissioned by HMRC to carry out an extension of this consultation via a public engagement exercise to reach those customers who may not have had the opportunity, or found it difficult, to respond via the formal consultation process. This exercise included targeted workshops and telephone interviews with members of the general public, including those who may be at increased need of enhanced support, and organisations which support or represent individuals with physical and/or mental disabilities.

Information from this piece of work, together with other research findings and a public consultation exercise have fed into the development of the new service model and overall evaluation of the pilot.

When the Public Engagement took place

11th September 2013 – 7th November 2013.

Who did the work (research agency)

The work was carried out by TNS-BMRB.

Method, Data and Tools used, Sample

A total of 10 workshops were undertaken in ten locations across England (London, Birmingham, Oldham and Keswick), Scotland (Glasgow and Pitlochry), Wales (Cardiff and Ruthin) and Northern Ireland (Belfast and Derry). Individuals were invited to participate in workshops to ensure that a broad mix of customer ‘groups’ were included across the sample, including those who may be in need of enhanced support. A total of 63 individuals participated across the 10 workshops. The breakdown of the different customer groups was as follows:

- 16 individuals with caring responsibilities
- 15 in financial need
- 9 self-employed individuals
- 14 migrant workers
- 9 pensioners

18 telephone depth interviews were also conducted, ten of which were with non-Enquiry Centre users and eight with respondents living in geographically rural locations (i.e. hamlets and isolated dwellings).

All participants were sent a copy of the consultation document (with the consultation questions removed), to review prior to participating in any discussion¹. All workshops were attended by a TNS BMRB researcher and a representative from HMRC². Workshops and interviews began with a consistent, scripted introduction from the TNS BMRB researcher which summarised the key points from the consultation documentation. Within workshops this introduction was accompanied by a high-level written summary presented on A3 paper. Interviews and workshops both followed a standard format in which individuals were asked to respond to eleven consultation questions. These were arranged into a different order from the original consultation document to group them into common areas as follows:

Customers who need enhanced support

- 1) Have we missed any particular groups in our definition of customers who need extra help?*
- 3) Could any particular groups of customers find it difficult to contact HMRC using the new service?*
- 7) Are there any other factors we need to take into account when trying to identify people who need extra help?*

¹ Consultation documents were translated into Welsh for sending to participants who requested a Welsh version of the consultation. None were requested.

² In Wales, workshops were also attended by a Welsh translator in case any participants requested that discussion was undertaken in Welsh.

Supporting customers who need extra help – a new approach: Public Engagement for Consultation**The new service**

2) *What do you think are the main benefits and disadvantages of the proposed new approach?*

4) *How do you suggest we can overcome any difficulties?*

5) *How else could we improve the proposed new service?*

6) *What else could we improve:*

a) *our new extra support telephone adviser service?*

b) *direction of certain customers to the voluntary sector and vice versa?*

c) *the flexibility of our approach to providing support for those customers who need it?*

The impact of the new service

8) *Is there anything more we need to do to make sure that customers who currently use our Enquiry Centres, but don't need extra help to resolve their query, can access our service?*

9) *Are there any impacts on particular groups of customers (such as disabled people, people of different ethnic groups, age, gender, marital status, sexual orientation or religion; or people with or without dependents) that we have not identified and that need to be addressed?*

10) *How do you suggest we can overcome these? (with reference to Q9)*

11) *Are there any other groups of customers that we have not included in our considerations? If so, please specify who they are and let us know what we need to take into account in respect of these groups*

All group discussions were audio recorded and transcripts produced.

This summary report provides top level responses organised by key demographics that relate to needs enhanced support factors. These include:

- Pensioners
- Self-employed individuals
- Migrant workers
- Those in financial need
- Those in geographically isolated locations

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- Those with caring responsibilities, or representatives of individuals with mental and/or physical disabilities

Representative charity organisations were also sent a copy of the summary consultation document and asked to submit their responses to each question via email. A total of only seven charities successfully completed this exercise – as follows:

- Brain and Spine Foundation
- Business Opportunities for the Physically Handicapped
- Deafblind
- Dementia Care Partnership
- Dyslexia
- International Glaucoma Association
- Mysight

The intention of this public engagement exercise, and of the outputs of this exercise, was to provide HMRC with individual's responses to the consultation questions. This report does not include any interpretation on the part of TNS BMRB in unpicking the underlying factors influencing or connecting individual's responses where these were not explicit in the discussions held.

Summary of Responses to Consultation questions

1) Have we missed any particular groups in our definition of customers who need extra help?

All participants felt that HMRC had covered the spectrum of possible reasons why individuals may be in need of extra help. Responses to this question tended to relate to Questions 3 and 7 of the consultation.

Charity organisations broadly felt that more specific and detailed information could be added to the definition to identify difficulties that may be encountered by people with:

- Severe learning disabilities
- Information processing, language or communication issues – not arising from a sensory or motor impairment but from a hidden disability or specific learning difficulty (who would not view themselves to be in this category)
 - o Dyslexia, Asperger Syndrome, Attention Deficit Disorder, Specific Language Impairments (SLI).

A concern was felt that people with these kinds of difficulties may struggle to access venues, web sites and even signposting services for information, advice and support.

3) Could any particular groups of customers find it difficult to contact HMRC using the new service?

Pensioners felt that people with mental health issues, limited transport, and poor language skills would find the new service especially difficult. There was a particular concern for people with auditory, visual and mobility difficulties – these groups were deemed vulnerable and could struggle with reading, texting, or using technology including phones or the internet. They may also be potentially uncomfortable with sharing their financial information with non-Governmental organisations (e.g. the Voluntary and Community Sector: VCS). There was a sense that these groups were more at risk of being taken advantage of which would prompt caution in approaching external organisations for support.

Self-employed individuals felt that it would be more difficult to use the new service for deaf and blind customers because the initial entrance points are fairly reliant on individuals' capable use of telephone. Customers with low literacy, numeracy and IT capabilities were also felt to be a challenging customer base due to the subtlety of their needs and perhaps unwillingness to admit that they need extra help. Elderly customers, single parents, those with mental and physical disabilities and those in desperate financial need may not have the financial resource to access the internet or make a phone call if the contact number is not a freephone number.

Self-employed individuals highlighted that more vulnerable customers may be more fearful of change and could experience some confusion when having to adapt a habitual approach to their tax affairs even where they have the capabilities to do so. Similarly, there was a sense among some respondents that there are people who either cannot deal with HMRC directly

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(and have no trusted intermediaries), who don't want to deal with HMRC or who are not aware that they need to.

Individuals who chose to live remotely (including difficulty in accessing a phone line or internet) would have difficulties using the new service.

There was also some concern around the security of handing out information.

Migrant workers were concerned that elderly individuals, immigrants and non-English speaking individuals, customers new to the tax/benefits system (e.g. younger people), those with low confidence or mental illnesses may still struggle to use the new service. It was also expressed that people might not have the confidence to deal with Voluntary and Community Sector (VCS) organisations about their financial/tax affairs.

Those in financial need felt that shift and temporary workers may find it difficult to make contact through the new service – and people who are generally 'time poor' (largely due to a combination of work and family commitments). In these circumstances it was felt that a 24 hour helpline would be more suitable. People with no access to, or ability in using, the necessary technology were also seen to be at risk of struggling to access support. These individuals could be recognised more throughout the consultation.

Carers felt that people with visual, oral, auditory and memory difficulties were at a disadvantage when faced with the new service layout – especially when having to make the first point of contact either by telephone or internet without an intermediary. There was a particular concern for people who experience difficulty with everyday tasks, but give the impression that everything is fine – these individuals would be especially hard to identify. There was also a concern expressed among carers at the difficulty of being recognised by HMRC as a legitimate intermediary for individuals who have dementia or particular forms of mental illness.

Representative Charity organisations felt that many customers would need a carer or advocate to assist them contacting HMRC, which could be problematic for individuals with hidden disabilities. It was put forward that HMRC should be explicit in stating that people with dyslexia and other, perhaps harder to detect, conditions have options for additional support with their taxes.

7) Are there any other factors we need to take into account when trying to identify people who need extra help?

Pensioners felt that simplification of the basic service was still necessary to avoid confusion – for example, avoiding complicated telephony systems and language where people could fall at the first hurdle. Staff should be trained to be knowledgeable yet able to discuss issues in familiar (lay) terms with the customer. Some pensioners believed that isolated areas with poor mobile and internet coverage would need to be addressed for the new service to be accessible.

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Self-employed individuals suggested that closer liaison is needed between HMRC and VCS services. There was a feeling among some respondents that HMRC could learn more about the circumstances and needs of people who need enhanced support through engaging with local VCS organisations to learn more about the circumstances of people who need extra help. There was a strong sense among a small number of respondents that a key group neglected from both the current and the proposed service were customers who lack the capability to engage with HMRC and do not have the support of friends and families to act on their behalf or to direct them to the VCS.

Neither migrant workers nor those in financial need identified additional factors that needed to be taken into account.

Carers expressed that online functionality can be effective for enabling certain customers to express their circumstances without having to speak over the phone – touch typing and instant messaging were put forward a potential way to address such difficulties. It was also made clear that people with both mental and physical disabilities can experience difficulty when going through transitional stages of life such as into adulthood and through to old age – especially when they are established with a new intermediary. People with dementia were often described as seeming like they understand what is being said when they don't, which may cause difficulties when speaking with advisers over the phone. It was suggested that advisers could ask customers to repeat what has been said to validate that the information has been fully understood.

Representative Charity organisations felt that the Contact Centre staff needed to have awareness of the nature and likely consequences of particular types of disabilities and difficulties that are subtle in nature – such as dyslexia and ADHD. People with dyslexia and other hidden difficulties often cover up these issues and further recognition of this was needed when defining the new service.

2) What do you think are the main benefits and disadvantages of the proposed new approach?

For pensioners, the benefits included: cheaper rate phone calls; more flexibility in the choices of engagement; greater pro-activity in identifying people for extra help; quicker responses on the telephone; possibly no script (more person orientated); greater convenience (with mobile service to your home); and everyday language which makes things easier to understand.

Disadvantages: the number won't be free to call and there is no mention of a call back option; it is hard to accept change – several older people still felt there was a place for physical centres; providing a more complete service for those customers in need of enhanced support may lead individuals to 'play the system'; and there may be time and effort required to arrange the mobile service.

For self-employed individuals, the benefits included: easy accessibility; more help available; the service design appears simpler to understand than the current system; reduced cost of calling through the availability of an 03 number; faster call handling; all types of disability

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appear to be covered well by the system; overall reduced cost to taxpayer; more of a streamlined process (i.e. avoiding delay or having to call different numbers); retains availability of face-to-face contact (where needed); and better overall service for vulnerable people due to the specialist customer support team.

Disadvantages: phone call potentially still too long and drawn out (e.g. waiting to get through to specialist team); assuming the website remains the same it is difficult to use with a poor search engine; there is no live chat function being considered; there is still a cost to the individual on an 03 number; the heavy reliance upon telephone seems to be a disadvantage for deaf people; it could lead to more work for the voluntary sector (which already struggles due to funding issues); it removes the initial opportunity for face-to-face contact which some people desire; it will lead to job losses for HMRC staff; there is the potential that you could get passed around from person to person; specialist support team could end up being over stretched, especially as the system is open to abuse; it might be hard to diagnose individuals who need enhanced support; the system requires individuals to understand their own circumstances to be in a position to talk on the phone initially, which some more vulnerable individuals may not be able to do.

For migrant workers, the benefits included: HMRC recognising that there are customers who need enhanced support; reduced cost of calling through the availability of an 03 number; more flexible personalised service; Big Word translation remains; three clear entrance points; easy accessibility through phone or internet which should enable more customers to receive support; seemingly much more help provided – hopefully simplified; retains availability of face-to-face contact (where needed); overall reduced cost to taxpayer; easy signposting to VCS organisations (where applicable); query resolution on the spot; and more specialised help via the Specialist Customer Support Team.

Disadvantages: the phone line still costs money to call, faster access to call back option would reduce cost implications; too heavily reliant upon telephone with initial barriers to face to face support; potentially less face-to-face communication available for all; and could lead to people taking advantage of the new service by pretending to need enhanced support.

For those in financial need, the benefits included: faster service and query resolution; more support available than at present; better trained staff with good people skills; stronger linkages with the VCS meaning improved resource and smoother referral; opportunity for personal caseworkers to be provided to save constantly having to call and repeat the issue; more efficient, inclusive and less complicated service; retains availability of face-to-face contact (where needed); home visits ensure more accessibility for those unable to phone or use the internet; and availability of a call back service at Specialist Customer Support Team level.

Disadvantages: post box removal is an inconvenience; the phone line still costs money to call; doubt that the Big Word translation service would be sufficient or user-friendly enough for all languages; it is hard to accept change – several people still felt there was a place for physical centres; majority telephone contact for those who prefer face to face; and uncertainty expressed around the comprehensiveness of records kept by HMRC Contact Centre staff.

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Carers felt that the main advantages of the new service were the two tier approach, which would allow access to specialist advice over the telephone, or face-to-face. The overall expectation was that issues would hopefully get resolved in fewer telephone calls (ideally in just one) – or advisers would be able to respond to an ongoing or especially complicated issue by referring the customer to the higher tier services. The reduced cost of the telephone call coupled with increased opening hours, and possibility of customers avoiding the need for travel, were also viewed positively.

Disadvantages: the main disadvantage was with everyone having to access the service via the basic Contact Centre helpline – unless they are previously signposted toward a suitable VCS organisation, which was deemed unlikely in most cases.

Representative Charity organisations viewed the advantages of the new service to include further accessibility for some customer groups, an improved relationship between HMRC and its customers, faster access to dedicated specialised support, and the prioritisation of those who need extra support in terms of meeting principle duties of equality.

Disadvantages: for people with mental/speech disabilities there are still hurdles and potential discomfort with using the telephone for initial contact which may be addressed by visiting an Enquiry Centre for face-to-face support.

4) How do you suggest we can overcome any difficulties?

Pensioners advised that providing an opportunity for face-to-face in-home advice would avoid most difficulties – and this should be done where it's clear that an individual is incapable of resolving the issue themselves. Substantial training around people skills and identifying/understanding needs of all customers for telephone advisers was also suggested. Proactive communications including receipt of submissions and notifications to indicate whether forms had been filled in correctly or not would help to alleviate concerns (and communication) from individuals.

It was also suggested that leaflets should be provided to more vulnerable groups alongside TV adverts and radio advertising to raise awareness and help individuals to navigate the new service.

Self-employed individuals felt that ending the 'automated call' approach, reducing waiting times and making the service more 'personal' would help avoid frustrations and encourage people to use the phone service more frequently. Ideally the HMRC Contact Centre would be a one stop shop with queries resolved in one phone call and, if possible, a call back service to replace long waiting times. An instant messaging service online was also desired as this would allow individuals to interact with HMRC at times convenient to them.

As with pensioners, self-employed respondents prioritised advertisement of the new service.

Migrant workers felt that face to face help needs to be clearly advertised for those who require it rather than expecting vulnerable people to discover the service themselves, or having to repeatedly pass through the initial tiers of the new service.

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For remote areas, a mobile drop in centre was suggested on specific dates that would be situated somewhere accessible (e.g. a local town centre) and help people with their taxes, especially those with language difficulties.

Those in financial need felt that appropriate training and staffing was required - especially to ensure that enough support (quantity and quality) is available in the Specialist Customer Support Team. There were concerns that, with a high volume of calls from individuals needing enhanced support, there may not be enough staff leading to lengthy waiting times.

Mobile drop-in centres were suggested here also with sufficient advertising to ensure that local residents make use of the service. Evening and weekend availability were suggested for time-poor customers who currently find it difficult to call HMRC. For elderly customers, the option for written documentation at all stages is often preferable to spoken word for reference.

Carers felt that customers without a support network to signpost them towards the most suitable entrance point would need some form of notification of the new service.

Representative Charity organisations suggested that issues should be expected to arise with the implementation of the new service and further, more focussed, consultation should be planned with Voluntary Sector organisations in advance of these. Case study examples and user testing were also put forward as a method of ensuring that the service meets all customer needs. Ensure that all information is in accordance to RNIB guidelines and face-to-face appointments should have the option to include a guardian, relative, friend or carer present.

5) How else could we improve the proposed new service?

For all groups this question had largely been covered in Question 4 – however, it was reiterated that:

- Opening hours should be extended to enable out-of-hours and weekend communication with HMRC
- Face-to-face appointments should be made available quickly for those who need it
- The service should be further simplified and personalised, with minimal transfers (ideally dealing with one named person who deals with the customer's case)
- Explore opportunities for using technology to allow individuals to engage with HMRC at their own convenience (e.g. further electronic communication)
- Develop step by step guidance clearly explaining all elements of the new service – including alternatives like VCS organisations
- Provide basic awareness training in the nature and impact of hidden disabilities
- Ensure guidance and web services are user-tested on those with disabilities

6) What else could we improve:

- a) our new extra support telephone adviser service?**
- b) direction of certain customers to the voluntary sector and vice versa?**
- c) the flexibility of our approach to providing support for those customers who need it?**

Pensioners felt that additional training and a sufficient workforce would be required to ensure that customers who need enhanced support access the specialist support team as swiftly as possible. Clear language must be used by staff with clear links to online information where possible. Referral to VCS organisations should be prompt when it is clear that HMRC services will not suffice. Flexible working hours should also be introduced to deliver on HMRCs claims of a 'personalised' service.

Self-employed individuals felt that an online instant messaging function would be an improvement for those who prefer the online option. Additionally, fast identification of customers who need enhanced support would be necessary to ensure successful experience of the two tier service. VCS services should be clearly signposted and promoted as an alternative to dealing with HMRC for those who need it – localised information and contacts should be made clear. The mobile support service required the utmost flexibility in its service and should be signposted to or referred by GPs and other voluntary/support workers where it's clear that they will no longer be able to fulfil their tax duties given their health circumstances. GPs could also have a role in explaining how the new service works – and how certain customers with specific needs can make use of tier 2 and mobile support teams. Longer opening times and free telephone calls were also encouraged.

Migrant workers would rather avoid numbered options when calling the Contact Centre – reaching an adviser immediately would be preferable - and also wanted to avoid repetition in explaining their situations so an individual contact was desired. Clearer language and longer opening hours, including weekends, was also advised to support ease of access. For any VCS referral, HMRC would need to be extremely clear in terms of where customers would need to go and precisely who to speak to in order to resolve their query – possibly organising appointments on their behalf. Face to face communication would need to be readily available to those who need/request it in order to be a fully flexible service.

Those in financial need, like pensioners, felt that intensive training would be required to ensure that referrals between the Contact Centre and the specialist customer support team were handled properly, and that specialised staff understood enough about the specific needs of the customer. Longer opening hours for the specialised staff would also improve the service by supporting ease of access.

Carers felt that telephone advisers would need to explain information slowly while using accessible terminology. In terms of ensuring that customers are suitably directed towards VCS and vice versa – it was suggested that customer circumstances should be taken into consideration and realistic assessments should be made as to whether it is more suitable for a VCS organisation to handle queries on their behalf.

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Representative Charity organisations felt that recognition was needed by the Contact Centre staff of the courage it takes for some individuals to ring any advice services. For ensuring that customers are suitably directed to the VCS and vice versa – it was stated that some people find the voluntary sector less frightening whereas other may wish to limit the number of organisations knowing about their personal finances. Also – the guarantee of accurate advice being provided by the VCS was unknown.

8) Is there anything more we need to do to make sure that customers who currently use our Enquiry Centres, but don't need extra help to resolve their query, can access our service?

Pensioners felt that HMRC needed to focus on reducing the waiting times that it took to get through to an adviser on the Contact Centre helpline and to communicate that a face to face option is still available if their query remained unresolved.

Self-employed individuals felt that HMRC should place a clear questions and answers page on the HMRC website to address queries people may have about the new service. The new service would need to be advertised to raise awareness of the new telephone number (and reduced cost from mobiles).

Migrant workers argued that everyone at some point is likely to need extra help – and that, in many circumstances, face to face support is the only way to satisfy certain customers. This built an expectation for the mobile support team to be accessible to all upon request.

Those in financial need questioned the removal of the postal services and expected clear signposting and advertising for people who currently use the Enquiry Centres to alternative services. It was also felt that there should still be a recognisable physical space for resolving tax issues locally e.g. the library, or CAB centres.

Carers suggested Skype/face time/webcam access for those who still need face-to-face reassurance and the visual aid of literally 'showing' documents to advisers.

Charity organisations suggested a 'phased' change over to the new service to ensure that people aren't shocked, or confused by the transition.

9) Are there any impacts on particular groups of customers (such as disabled people, people of different ethnic groups, age, gender, marital status, sexual orientation or religion; or people with or without dependents) that we have not identified and that need to be addressed?

It was felt across all groups that the majority of impacts had been identified by HMRC or within previous responses to consultation questions – however, younger people with limited exposure to tax (but no immediately identifiable needs) were viewed as a group that would potentially be underserved by the new service model. These younger audiences may find it difficult to gain access to the mobile support team against customers with clearly identifiable needs.

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It was also stressed across the sample that HMRC will need to employ a degree of awareness and sensitivity around religious holidays – and cultural differences.

By charity organisations in particular, it was stressed that further understanding may be required among telephone adviser staff people around dealing with hidden difficulties such as dyslexia, ADHD and Asperger syndrome.

Lastly, and as stressed previously - there was concern for customers who were in need of support, but with limited access to care - these customers may have developed a form of dependency upon the advisers in the Enquiry Centre to assist them with their tax and financial affairs, or may not currently be engaged with the tax/benefits system.

10) How do you suggest we can overcome these? (with reference to Q9)

It was generally suggested that informal educational sessions could be held, alongside general communications and advertising, to inform people around entrance points to the new service and their entitlements to the different tiers of service. It was also expressed that training of Contact Centre staff around understanding of people's needs, cultural differences, and mental health conditions would enable them to respond accordingly – and ensure that customers are passed on to the Specialist Customer Support Team without delay, or unnecessary distress.

For those, often more elderly, individuals who were isolated and possibly without the capability to engage with HMRC themselves, there was a suggestion that more pro-activity would be required from HMRC to engage with these individuals and those who may support them (e.g. GPs, social care services etc.)

11) Are there any other groups of customers that we have not included in our considerations? If so, please specify who they are and let us know what we need to take into account in respect of these groups.

Most felt that this question had already been addressed in Question 1 – and generally felt that HMRC had covered everyone in their considerations. However, it was reiterated that younger people (e.g. school leavers) seemed slightly underrepresented throughout the consultation document and may need to be considered as NES due to their unfamiliarity with tax.